## Programme Continues...

### Day 2

<table>
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<th>Time</th>
<th>Session</th>
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| 8:30 -10:00 | - How DFI's should handle problem loans:  
- Workout & Restructuring (“W&R”)  
- Key risks within Workout & Restructuring (“W&R”) |
| 10:10-10:15 | Tea Break                                                                 |
| 10:15-13:00 | - Rehabilitation Process Map & Structure  
- Steps in Rehabilitation  
- Case Study |
| 13:00-14:00 | Lunch Break                                                                |
| 14:00-15:30 | - Loan workout strategies on huge exposures  
- Loan workout strategies on small loans |
| 15:30-15:45 | Tea Break                                                                   |
| 15:45-16:30 | - Turnaround Restructuring and recovery strategies  
- Maximising recovery  
- Issues in workouts |

### Day 3

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| 8:30-10:00 | - Loan recovery strategies  
- Loan recovery through the legal route  
- Issues in workouts |
| 10:00-10:15 | Tea Break                                                                |
| 10:15-13:00 | - Sale of Assets Case study  
- Business Rescue Case study  
- Discussions  
- Closure |
| 13:00-14:00 | Lunch Break                                                                |
The incidence of high credit failures and growing non-performing loans are amongst current challenges of most financial institutions and has accounted for the failure of many. Most often, problem loans have their roots in flagrant abuse of credit /loan policies and poor analytical skills of some lending officers. Thus, sanctioning a performing loan or credit depends on strict adherence to good loan policies and procedures, and the character of the lending professionals among others.

The training will teach fundamentals required in Credit Relationship Management, Managing Problem Loans & Post Investment and strategies that will minimize their occurrence, optimize recovery of bad loans and nurture redeemable ones to good standing.

This training is indispensable for institutions that want to sustain good loan administration practices or are having difficulties in managing their loan portfolio.

**OBJECTIVE**

- Sharpen skills for efficient management of loans and credit facilities;
- Provide analytical bases for early identification of problem loans;
- Learn new strategies for rehabilitating problem loans and credits and;
- Discuss legal issues in managing problem loans

By the end of the course, it is expected that participants should be able to:

- Carry out systematic assessment of loan facilities;
- Propose options to their Management for handling problem accounts;
- Properly manage collaterals relating to problem loans and;
- Recommend options for rehabilitating problem credits.

**SCOPE**

The training methodology will be mainly Case Studies, Group Discussions, Role Play and Presentations

**TARGET GROUP**

Loan Managers, Credit Analysts, Portfolio Executives, Loan Monitoring & Recovery Officials, Risks & Compliance Officials, Business Advisors.

**FACILITATOR**

The program sessions will be led by an experienced and highly knowledgeable professionals of Mr. John Mheyamwa from South Africa involved in managing and rehabilitating problem accounts.